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*Journal*

July 1981



**Explore  
Germany!**

## Misawa wins Travis Trophy

We weren't really surprised when our field station Misawa won the 1980 Travis Trophy. When the **Journal** featured the nomination for the award in its April issue, we stopped just short of predicting last month's announcement.

INSCOM's commander, Maj.Gen. Albert N. Stubblebine III, and Misawa commander, Lt. Col. Gloria D. Redman, accepted the trophy during June 10 ceremonies in Friedman Auditorium at Fort Meade, Maryland.

The word came the day after the **Journal's** July press deadline, thus the reason for no news story in this issue. So, we take this means to pass on the good news to our readers and tell all of you at Misawa and others who were there during 1980, including then commander, Lt.Col. Ralph P. Stevens, how very proud the INSCOM family is of your achievements.

This standard of excellence is an inspiration to every man and woman in our worldwide command. All of us, regardless of our duties, can say, "Well done Misawa. For what you have accomplished, we can renew our pledge to strive for that same standard of superiority."

## Plan now for this year's Army Intelligence Ball

The 6th Annual Army Intelligence Ball will be held Friday, September 25, in the Bolling Air Force Base Officers' Open Mess, Washington, D.C., beginning at 7 p.m. All Army Intelligence Officers and Warrant Officers (active and retired), civilians, GS-9 and above, and their guests are cordially invited to attend. For further information contact your local Army Intelligence Ball coordinator or Capt. Kerrick, Autovon 222-6705/6622 or A.C. 202-692-6705/6622.



# INS COM *Journal*

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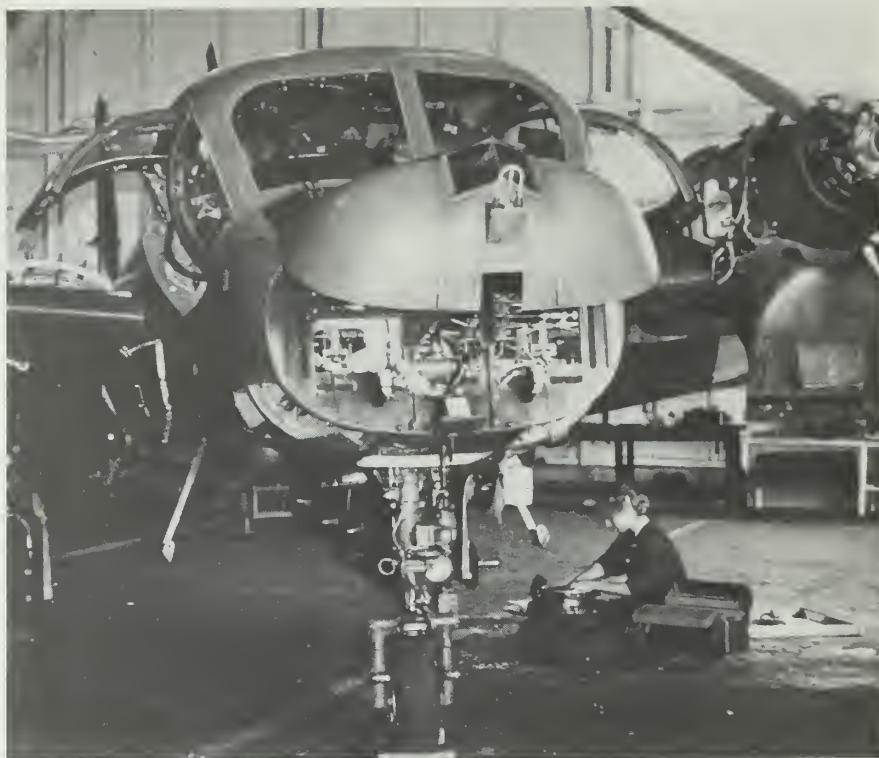
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*Front cover photo of Neuschwanstein Castle by Sp5 Linda Lloyd. We don't know the name of the castle on our back cover and ask you to help us identify it.*

# Nothing is impossible for the 'eyes of USAREUR'

by Barbara McGarvey



By Capt. Pat Riggs

"These troops (the 73rd's mechanics) are worth their weight in gold," Sgt. Peggy Marshall works on the OV-1D Mohawk.

## Units

"**T**here isn't any mission they can't handle," said then Maj. Michael O'Byrne of his former troops, the 73rd Combat Intelligence Company (Aerial Surveillance). "The 73rd has the finest aviation, intelligence, technical and maintenance people I've ever seen."

To top that off the 73rd has, according to its former commander, a "sterling reputation of always completing the mission and providing timely intelligence to the tactical consumer."

As the "eyes of USAREUR," the 73rd CBTI, located at Stuttgart Army Airfield in Echterdingen, Germany, supports all Allied European forces with aerial reconnaissance and surveillance and imagery interpretation. It does so through the use of organic aircraft and sensor systems such as side-looking airborne radar (SLAR), airborne identification and location, infrared (IR) and photography.

### 'Triple-Tailed Devil'

The 73rd is authorized the standard OV-1D mix plus RV-1D Mohawks, "triple-tailed devils." Pilots in the 73rd are qualified to fly all systems and receive currency training within three months of arrival in Germany. The 73rd has the "Army's best and most experienced ferry pilots. They've flown several transoceanic missions within the last few years and will be flying several more in the future.

"We do it on a regular basis without the fanfare the helicopters get, but it's just as risky," O'Byrne said in a *Journal* interview before departing the unit.

The 73rd CBTI's personnel keep their birds in the air 24 hours a day in support of NATO and U.S. training exercises, and they participate in special environmental projects, too. Added to this, the 73rd prides itself in "outflying and outproducing the Air Force, as far as intelligence

goes, in all the exercises they've been involved in," O'Byrne points out.

### Versatile Aircraft

A sophisticated, rugged and completely integrated battlefield surveillance system, the OV-1D's sensors supply field commanders with much needed information on the enemy's strength, location and activity. It is a two-place, single pilot, twin-turboprop aircraft that can monitor enemy operations in almost all weather and visibility conditions.

Because its speed is slower than the Air Force RF-4C, the Mohawk is not destined to be used behind enemy lines. Instead, the Mohawk's standoff SLAR equipment is used to "see" the enemy on the other side of the front line. Also, the Mohawk's photo and IR sensors are effective in supporting OPSEC and rear area security on our side of the FEBA (forward





"They make it possible for us to sustain our equipment and to move . . . without worrying about support." PFC Michael McDonald at work on a Mohawk.

edge of the battle area).

An extremely versatile aircraft, the OV-1D can be reconfigured quickly according to the field commander's varying intelligence needs. Each aircraft can carry three cameras and either the SLAR or IR system. Within an hour, the main sensor can be changed from radar to infrared or vice-versa.

### Imagery Equipment

To enhance its surveillance abilities, the Mohawk is equipped with serial frame and panoramic cameras besides SLAR, IR, data-link and electronic countermeasures devices.

The serial frame camera, which has interchangeable lens cones, supplies two kinds of imagery: vertical and oblique. Vertical imagery gives accurate measurements of targets (for example, bridges, highways and equipment). If current maps do not exist, vertical photos may be substituted. Oblique imagery covers a larger area than vertical

imagery with a single photo mission. Oblique photos provide information on avenues of approach, obstacles, bridges and construction, as well as identification of enemy equipment and vehicles.

The panoramic or "pan" camera scans an area perpendicular to or across the aircraft's flight line, thus imaging the earth's surface from horizon to horizon. By completely covering an area in one pass, pan cameras give information on river obstacles, supply routes and helicopter landing zones. With this information, a commander can determine size, obstacles, defenses, best landing direction and coverage of avenues of approach.

The 73rd's SLAR provides continuous near all-weather surveillance of a target area. It is flown to detect moving targets, and its data can be transmitted to ground stations, thus enhancing its timeliness.

The ground station terminal of the SLAR system is collocated

with tactical headquarters and provides commanders with vital battlefield information. Fixed and moving target data from the airborne SLAR is transmitted to a ground station where it is processed.

Infrared sensor systems in the Mohawk are designed to detect heat radiated or reflected from terrain or man-made objects such as armored vehicles or generators. Infrared imagery quality is excellent. These missions are flown during darkness when the cooled earth permits larger heat emission from "hot targets." Infrared sensors can provide information through light haze and camouflage on the location of enemy units, command posts, communications equipment and vehicles operating under cover of darkness. Information on enemy supply activity also can be made with infrared sensors' periodic searches along communication lines in rear areas.

An airborne identification and location system mounted on the



The 73rd's own "007."

## Units

RV-1D aircraft collects information concerning electronic emitters. The information provides tactical commanders with early warning of location and deployment of weapons systems that could be dangerous to friendly forces.

### Imagery Plans Mission

All imagery missions requests are passed by the 73rd's Operations Section to the imagery interpreters who plan the mission, specifying altitude, direction, camera lens/sensor combinations and any special requirements. Once these decisions have been made, an imagery interpreter briefs the aerial sensor specialist on the mission's requirements and how it will be flown.

After the briefing, the aerial sensor specialist installs the proper sensors and performs his preflight checkout of the system. When airborne, he sets the controls, turns the sensors on and collects the imagery. In his debriefing to the imagery interpreter, the aerial sensor specialist tells about any deviations from the planned course and provides details on the collected mission. If infrared film or photographs were taken, the photo lab specialist then develops the

film and gives it to the imagery interpreter to read and make his report.

The 12-member staff of the 73rd's Imagery Interpretation Section includes one warrant officer technician and one E-7. In praising his former command, O'Byrne singled out CWO 3 Peter Bonner as the "best imagery interpretation warrant officer in the Army. His ability to train junior enlisted members is great. He trains soldiers to be better imagery interpreters and spends a lot of time showing them different angles and aspects of vehicles so they can learn how to identify them. Bonner's got the reputation of being able to identify anything brought to him, even camouflaged equipment."

When asked what the 73rd CBTI offers in the way of an assignment for imagery interpreters, O'Byrne replied, "We take kids right out of school and expose them to all of the Army's imagery products—SLAR, infrared and photo imagery—for tactical use, displays and special studies. Our imagery crew works eight-hour shifts unless assigned to a special mission.

"They're doing the job of an imagery interpreter all the time—there's no 'painting

rocks'—and there's no better place to learn imagery interpretation and mission planning than with the 73rd. The Mohawks are always flying and there's maximum exposure to various products. Our imagery interpreters also receive cross training in the photo lab," he added.

### Maintenance Crew

Rounding out members of the Army's largest aviation company are highly skilled Mohawk mechanics.

"If the 73rd's mechanics can't fix the problem, the aircraft has to be evacuated to the States for repair," O'Byrne pointed out. "Once soldiers learn to repair these birds, they can handle just about anything. You won't find a more dedicated group of soldiers anywhere in the Army."

The 73rd performs all its own maintenance on both the aircraft and the sophisticated electronic systems.

"These troops are worth their weight in gold. They make it possible for us to sustain our own equipment and to move, if necessary, without worrying about support. We just can't survive without them," O'Byrne said.



## Housing

Because of the amount of time and money spent in looking for a place to live, housing in and around Stuttgart is best described as "difficult." There is a shortage of apartments and housing units—and a long waiting list for government quarters. Married enlisted troops live throughout the Stuttgart community—in Robinson Barracks (a 45-minute drive to downtown Stuttgart) or Nellingen Barracks (seven miles away). Unmarried soldiers are billeted at the Stuttgart Airfield in Echterdingen.

## Viable Assignment

The 73rd CBTI has one of the most viable, present real-world missions of the Army's active duty intelligence units. In the words of former commander O'Byrne, "The 73rd feels no mission is impossible to accomplish for the tactical consumer. We provide support to the guys in the field who can't get it through any other channels—even when it means flying missions every weekend and holiday.

"We've had problems with people who don't want to come to the 73rd because they've heard of the hard work here. But, they came and soon liked it because it is mission oriented.

"We want and need soldiers, especially 98Js, 33Ss and 26Es, who want challenge and responsibility; those who are not afraid to put in extra time to put out the best intelligence product in the theater," O'Byrne concluded.

*Editor's Note: O'Byrne is now a Department of the Army civilian employee with the U.S. Army Forces Command and a mobilization designee (MOBDES) to the deputy chief of staff, operations, at INSCOM headquarters.*



The ribbon-cutting finished, Maj. Gen. Albert N. Stubblebine III congratulates CSM John Dunford of the 902nd MI Group on the opening of Nathan Hale Hall at Fort Meade.

U.S. Army Photo

# New home for 902nd

FT. MEADE, Md.—A sunny May afternoon, with a light breeze carrying the sounds of the First U.S. Army band, provided the backdrop for the ribbon-cutting ceremony officially opening new headquarters facilities in Nathan Hale Hall for the 902nd Military Intelligence Group and its Fort Meade battalion. Presiding over the ceremony was INSCOM commander, Maj. Gen. Albert N. Stubblebine III, accompanied by Brig. Gen. John A. Smith, deputy commander for security, and Brig. Gen. Thomas J. Flynn, deputy commander for intelligence.

Col. Robert B. McCue, 902nd MI Group commander, opened the ceremony with brief welcoming remarks and a short discussion highlighting the 902nd's initiatives over the past 18 months to improve the quality of life of the group's personnel throughout the county. While much of the group's effort has been directed toward personal and professional development, McCue referred to the

new headquarters as but one of many examples of upgrading and improvement of working and living environments. In this regard, McCue was quick to praise the efforts of Brig. Gen. Smith Jr. and his staff, as well as the group S-4 staff, for their efforts in making the physical improvements possible.

Maj. Gen. Stubblebine, a former 902nd MI Group commander, reminisced briefly about the old World War II era facilities which he occupied while group commander. In remembering a building in which floors gave way under troops, and temperature control was limited to opening and closing windows, he stated that he was more than a little jealous of the new headquarters facilities.

Command Sergeant Major John Dunford assisted Maj. Gen. Stubblebine in cutting the ribbon which officially opened the new headquarters. A reception for guests in the new facility followed.

## ITIC-PAC milestone

by Maj. Edward N. Rolle



By Sp5 Linda Lloyd

Linda Coleman, assisted by husband, Sgt. Ron Coleman, proudly displays her hand-crafted battalion flag.

## Modern 'Betsy Ross' sews new flag for 1st Battalion

By Sp5 Linda Lloyd

CONUS MI GROUP, Md.—The recent 1st Battalion change-of-command ceremony here was the setting for the first public display of a new battalion flag. It was greeted with comments such as "Wow!" "Super!" and "Who's flag is that? It's gorgeous!"

The flag was designed by Capt. Robert Morton and made by Linda Coleman. Linda's husband, Sgt. Ron Coleman, requested her talents be put to

work on the project, and she was happy to take up the challenge.

According to Linda, it took all of her spare time between January and March to complete the flag's intricate designs. The most difficult part of the project was embroidering each letter by hand. The flag's letters, which are thickly embroidered in gold, surround the military intelligence emblem. Each side of the flag is a separate piece of pale-turquoise silk. A gold fringe provides the finishing touch.

On May 1, 1981, a major milestone in the history of the INSCOM Theater Intelligence Center-Pacific (ITIC-PAC) was realized—opening of the Sensitive Compartmented Information Facility (SCIF).

Following 12 months of preparation and renovation, which included a major physical security upgrade required to transform the empty building into its current SCIF status and facilitate the installation of an AN/GYQ-21(V) computer, an OPSCOMM, DIAOLS and COINS II circuits, the grand opening was held April 30.

Col. Allan R. Stern, commander of ITIC-PAC, welcomed everyone to the grand opening and stated the importance of the occasion. He then gave the "ceremonial scissors" to Col. Edwin G. Schwoppe, deputy chief of staff for intelligence, U.S. Army Western Command, to cut the ribbon which unveiled the new sign. The significance of the SCIF opening was addressed by Schwoppe. His remarks pointed out that ITIC-PAC now possesses the capability to enhance its multidiscipline operations and activities, as well as facilitating important operations communications links between the Center, INSCOM headquarters, other INSCOM units in the Pacific theater and national-level data bases.

Those who attended the grand opening of the SCIF represented a variety of military commands and civilian activities in Oahu which helped make the SCIF a reality.



# Forbes of 3rd Ops Bn. named Soldier of Year

by Sgt. Michael Stanco

USAFS AUGSBURG, Germany—In recent competition at Field Station Berlin, Sgt. Elizabeth K. Forbes was named INSCOM Soldier of the Year in Europe. Forbes scored over representatives from Field Station Berlin and the 66th Military Intelligence Group to earn the recognition of being "the best there is" in INSCOM, Europe.

Forbes, from Jefferson, Ore., works as an analyst for the 3rd Operations Bn. She entered the Army in November 1978, took basic training at Fort Dix, N.J. and advanced individual training at Fort Devens, Mass.

Assigned at Field Station Augsburg in October 1978, Forbes was selected 3rd Opera-

tions Bn. Soldier of the Month in March. She was also named Soldier of the Quarter for first Quarter 1980. As a result of these victories, Forbes appeared before the field station Soldier-of-the-Quarter board and was named runner-up. Later in the year, however, the winner of that contest was disqualified, and Forbes was selected to appear before the Soldier-of-the-Year board as the first Quarter 1980 Soldier of the Quarter. She went on to win, qualifying to represent USAFS Augsburg at the Europe-wide contest.

Forbes says she prepared for the Soldier-of-the-Year board by studying all the field manuals and Army regulations mentioned in the field station Soldier-of-the-Year study guide, and by appearing before mock boards set up for her by friends.



Elizabeth K. Forbes

U.S. Army photo

## Superstitious? Not him!

by Sp5 Liston Matthews

TORII STATION, Okinawa, Japan—Sp5 Wendell L. Oliver is not superstitious. He decided to prove it to the whole world.

On Friday, March 13, at exactly 1:13 p.m., Oliver reenlisted at U.S. Army Field Station Okinawa. Capt. Donald E. Proctor, commanding officer of the Headquarters and Service Co., administered the oath of enlistment. Oliver's reenlisting entitles him to a Service Reenlistment Bonus of more than \$3,000.

Oliver is a teletypewriter equipment repairman assigned to the Electronic Maintenance Division at the field station. His previous assignments include Fort Gordon, Ga., Fort Hood and Goodfellow Air Force Base in Texas, to name a few. He's attended the Eighth U.S. Army Wightman NCO Academy at Camp Casey, Korea.

Oliver plans to make an intra-theater transfer to the 332nd ASA Company at Kunsan, Korea.



Sp5 Wendell L. Oliver

## Jentink honored at leadership course

ARLINGTON HALL STATION, Va.—Sp4 Craig A. Jentink, who is assigned as a photographer at INSCOM'S Administrative/Audiovisual Support Activity, felt proud and satisfied being chosen the Distinguished Graduate of Primary Leadership Course 6-81. The award was presented to Jentink at Fort Knox, Ky.

The course, which lasted 22 days, was attended by approximately 160 soldiers. The participants were subjected to an intensive program covering all aspects of leadership. Jentink said, "My expectations were met. Since all participants had completed basic training and were soldiers, more was expected from us. There was great emphasis placed on military procedures and methods." What was enjoyed most by Jentink was "role playing." Through these exercises, he met all the



Sp4 Craig Jentink strikes a familiar pose.

members of his class and learned how to handle some of the problems confronting a leadership position. "Role playing," he said, "was relaxing, fun and rewarding."

Jentink, a native of Inver Grove Heights, Minn. who has been in the Army since May 19, 1980, found the course interesting and rewarding. He added, "Everyone should go through this leadership course. You not only get to meet other soldiers, but you get an opportunity to learn from and interact with fantastic teachers."

Jentink's immediate objective involves pursuing his Army training in photography. In the long run, however, he hopes to be assigned to Alaska, where he can take advantage of his photography training and his love of the outdoors by "snapping" Alaska's beautiful scenic views.

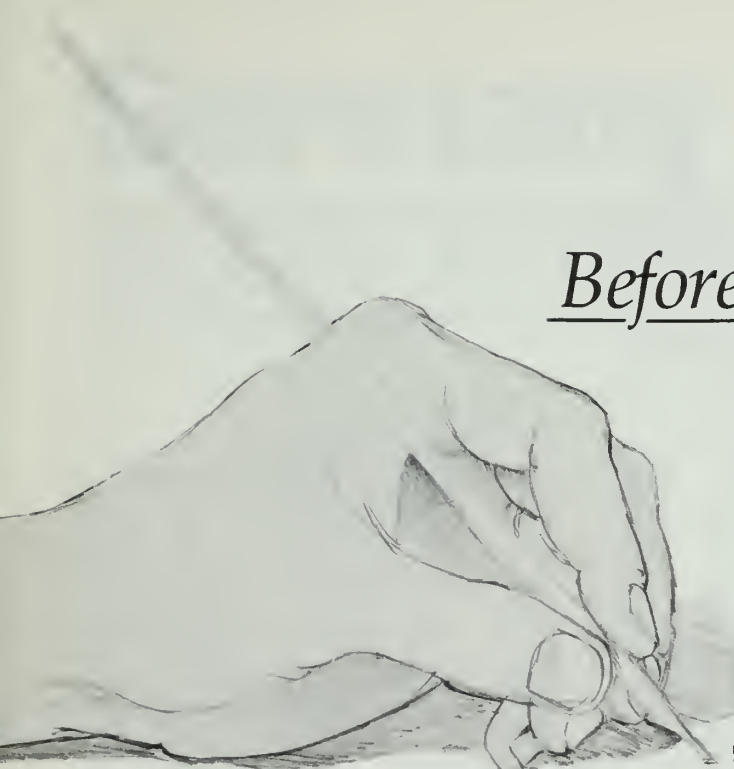
## German Colonel awarded U.S. Army medal

FIELD STATION AUGSBURG, Germany—Oberst (Col.) Gunther Schreier was awarded the U.S. Army Commendation Medal in a recent ceremony here to recognize his distinguished service as commander, Communications Activity South of the Bundeswehr (CASB). The medal was presented, on the occasion of his retirement, by Brig. Gen. Vincent E. Falter, Augsburg Community commander, and Col. Seab W. McKinney, Field Station Augsburg commander.

Schreier's award is a symbol of the respect and admiration he earned from both those he commanded and their American counterparts. His dynamic leadership inspired his staff to successfully complete their complex mission. His cooperative attitude and realistic managerial approach helped diffuse many day-to-day problems stemming from different German-American environmental work standards encountered at the host station. Recognizing his American hosts' requirements and standards, he diplomatically neutralized many problems surfaced by his staff before they could escalate out of proportion. Many improvements he sought, out of concern for the welfare of his people, ultimately benefited members of Field Station Augsburg.

Schreier's initiative in bringing together both sides for friendly, off-duty social events will serve as a model to his successors. His efforts helped create a better understanding of German-American partnership.





## Before Yorktown

# Battle of the spies

by Lt. Col Gordon T. Bratz

Part II

With the joining of the French and American armies under the direct command of Gen. Washington—as insisted upon by the French—Washington's long-held plan to attack and finally defeat the British in New York looked promising.

Throughout the spring and summer of 1781, the British became more and more convinced that was exactly what Washington intended. It stood to reason; more than half of the British forces were far away fighting with Cornwallis in the Carolinas and Virginia.

On July 7, 1780, three days before the French fleet and 5,000 troops landed at Newport, a British spy informed the Redcoat command "that an attack upon New York and Long Island is designed as soon as the French troops arrive, in conjunction with the Continental troops—Mr. Washington is to have the chief command over the whole."

And in early 1781, other reports from spies reinforced the probability of a Franco-American attack on New York. A key report said three French brigades were boarding transport ships, and that Washington and

Rochambeau would hold a conference at Newport.

This report was likely enough to come true. But in fact, however, the French actually sent a small raiding force to Virginia to go against Arnold. What the British did not know was that one of their couriers of this message also worked for the Americans as a double agent. He had opportunity to tamper with the message and made a round-about trip to see Washington to find out just what the commander wanted the British to believe.

Although that raid did not capture Arnold, similar intelligence and counterintelligence continued throughout the spring and summer. With all this information indicating an attack on New York, the British staff could not think otherwise, so it appears.

But when Rochambeau received a letter from Adm. de Grasse on Aug. 14, 1781, saying he would set sail from the West Indies to the Chesapeake Bay with 29 ships and three French regiments, Washington knew what he and the Franco-American force had to do.

With the British thinking an

attack on New York a definite possibility, and now with the assistance of the French fleet, Washington decided upon an attack against Cornwallis at Yorktown.

In order to continue to deceive the British about the intentions of the Allies, Washington left about half his Continentals, reinforced by a partial call-up of the militia, in New York as the now fully-combined Franco-American Army began its move southward on Aug. 21, 1781. The call-up of the militia was an outward and usual signal of an impending attack. Additionally, he had a covering force screen the movement of his army as they departed New York. Finally, as a further measure of deception, he moved his force many routes across the Hudson River into New Jersey. From the British point of view, this looked as though Washington would attack Staten Island in order to open and control the harbor.

Upon arrival in New Jersey, the Americans established an elaborate and "obviously permanent" encampment. It even included a huge bakery at Chatham, and the French set up

*'a massive intelligence effort . . . contributed to . . . victory'*



four ovens as well. Later, boats were procured and stationed in areas logically suited to amphibious operations.

And it's said that Washington personally participated in the deception he clearly loved to execute against the enemy. In a conversation with a known British agent, Washington asked about landing beaches, the water supply and conditions on Sandy Hook. He explained he was "fond of knowing the situation of different parts of the country, as in the course of the war he might unexpectedly be called into that part of the country." At the end of the conversation, he matter-of-factly urged the gentleman not to mention a word to any Tory.

So successful was the deception, and the intelligence and counterintelligence which made it succeed, that the British were uncertain of Washington's plans until September 8, a full 19 days after the Allies began moving to attack, not New York, but Cornwallis at Yorktown. Further, the Allies had already passed through Philadelphia on the 2nd, where they presented a

review for members of the Continental Congress and the townsfolk.

Further south, Maj. Gen. Lafayette's American forces continued to skirmish with Cornwallis' Redcoats to keep him from disrupting the Franco-American march toward Yorktown. Lafayette also used effective intelligence operations to assist his mission. The most famous concerned planting of false information.

Lafayette had to convince the British that he had enough troops and boats to follow Cornwallis no matter where he went.

Pvt. Charles Morgan, one of Lafayette's most successful and bold spies, was selected to desert to the British lines. With instructions to exaggerate the number of boats and troops available to the Americans, Morgan entered the British lines and soon found himself talking directly to Gen. Cornwallis himself.

Days later, Morgan returned to Lafayette's headquarters bringing with him a German and six British defectors.

Lafayette offered Morgan sergeant's rank as a reward. But Morgan declined, saying he only wanted to be a good private and to have his own musket returned to him. He had given his to another soldier.

Morgan received his own musket, and the rest of Lafayette's force had the reward of knowing that the British "fell" for the exaggerated information given by Morgan.

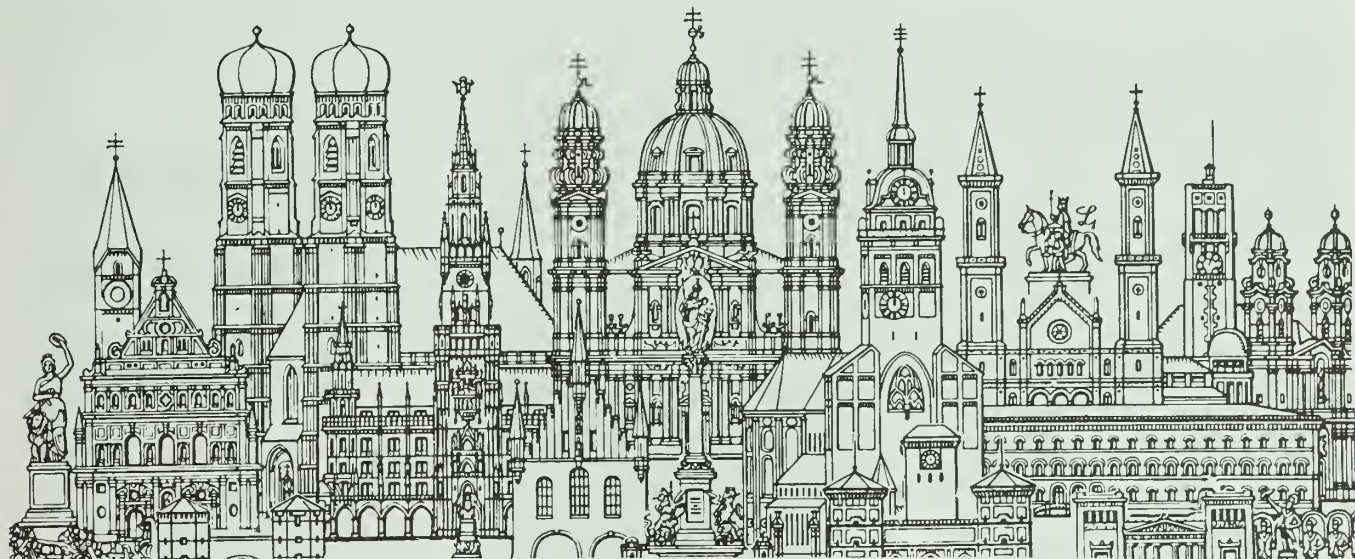
Cornwallis would remain in Virginia. His force would not interfere with the Franco-American forces on the march from Philadelphia to Williamsburg, Va. Nor would they interrupt the convergence of other American and French forces as they marched on Yorktown to begin the battle to end the Revolutionary War.

Thus, a massive intelligence effort by soldiers and civilians as far away as New York, a decisive victory over the British fleet by Adm. de Grasse's French navy on Sept. 5, 1781, and the outstanding professionalism by Pvt. Morgan all contributed to the American army's "Spirit of Victory" at Yorktown.



# Germany

## The 66th MI Group, Munich



## Challenging work; exciting play

by Sp5 Paula J. O'Connor

**Y**ou're expecting an assignment in Germany, probably to the 66th Military Intelligence Group or one of its units. You'd like to know what it's like over there and what you and your family can expect.

The following pages will highlight the group and its various units and describe the professional challenges awaiting servicemembers and civilian employees assigned in them, as well as the opportunities for recreation and travel in the area. You will also find information about living conditions in and around various units.

But let's look first at headquarters of the 66th. If you're assigned there, you will probably work at McGraw Kaserne in Munich. Colonel Dudley J.

Gordon commands the 66th, and the command sergeant major is CSM Charles Ferrell. Components of the 66th are located in 63 cities throughout eight European countries. They employ more than 135 military and 20 civilian skills, including use of 15 languages. You can be assured of many highly gratifying, professional experiences while assigned to this multi-discipline unit.

Munich is one of the choicest assignments in Europe, offering a great variety of activities. It's the third-largest city in Germany with a population of about 1½ million. Its weather is about the same as that in southern Canada. You can expect snow in the winter and temperatures in the 80s with rain in summer.

No other city in Germany celebrates as many festivals, starting with Fasching in January and ending with Christmas. It's also home of the world-famous Oktoberfest. Munich offers much in the way of cultural activities. There are numerous theaters, operas, discos and concert halls. Some of the many sights around the city which will stir your imagination and appreciation for Munich's history include the Deutsches Museum, the BMW Automotive Museum, the 1972 Olympics site now called Olympia Park, the colorful area called Schwabing, the Rathaus and Glockenspiel, Nymphenburg Castle, Botanical Gardens, Hellabrunn Zoo, Englischer Garten and the Isar River.

If you're interested in winter

# Germany

## The 66th MI Group, Munich

or summer sports, or just want to take a holiday, the Armed Forces Recreation Center maintains resort areas in nearby Berchtesgaden, Chiemsee and Garmisch. They are located in the heart of Bavaria's most scenic areas known for their mountains, forests, lakes and story book-like villages.



Col. Dudley J. Gordon

Maybe you're the adventurous type. You'll have plenty of opportunity to indulge your fantasies in exotic and romantic surroundings which are readily accessible.

But what about American facilities available to you and your family? Although McGraw Kaserne is very small, it provides many services and activities. Located on or near the kaserne are a commissary, gymnasium, bowling alley, auto crafts shop, cafeteria, thrift

shop, photo crafts shop, library, class VI store, Rod and Gun Club, Foodland, Stars and Stripes bookstore, tailor shop, furniture store, Pick-up Point, clothing sales store, American Express banking facility, theater, post offices (German and American) and the Munich Community Club which has about four discos a week.

The Perlacher Forst housing area in Munich normally has no waiting list for quarters. Available there are the Maine Exchange, Stars and Stripes bookstore, florist shop, snack bar, service station and a family theater operating every day. Also in the housing area is the American School system which includes nursery, elementary and junior/senior high schools. The dispensary, dental clinic and veterinary services can accommodate most routine needs and emergency requirements of American servicemembers stationed in Munich. The U.S. Army Hospital in Augsburg, 40 miles northwest of Munich, also supports the Munich community.

If you are single or unaccompanied by family members, you may share two- to four-bedroom apartments because there are no barracks in Munich. In addition, you will receive a "rations not available" certification because there are no Army dining facilities there.

Many more pages can be written about the work you will be doing in the 66th and the endless variety of things to do and see in Munich. But the following pages will explore other units and areas in Germany. □

## It's your choice at the 18th

"Choice" is an attribute of the 18th Military Intelligence Battalion headquartered in Munich, the cosmopolitan and cultural center of Germany. As a newcomer to this battalion, you will have the opportunity to learn and experience all that Munich has to offer, from a quick-paced city life to the traditional trademark of the "old country."

To truly take advantage of this opportunity, you should obtain a working knowledge of the German language. Don't panic—many Germans do speak some English. However, members of the 18th MI Bn. are encouraged and allowed both on-



Nymphenburg Castle



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and off-duty opportunities to learn German.

The battalion has a real-world mission and is geared for a vital intelligence support role in war-time. Battalion personnel train in and support a variety of USAREUR training exercises, providing interrogation expertise and linguistic skills to units throughout Europe. This enables tactical units to familiarize and train with quality people who will support them in war and likewise enables 18th servicemembers to train for combat environment.

Expanding its intelligence support role, the battalion also has a Soviet Orientation Team (SOT). This team travels year-round throughout Europe, presenting usable and timely information to all USAREUR and NATO soldiers concerning NATO and Warsaw Pact weapons, equipment and capabilities. During FY 80 the SOT presentation was given 193 times to nearly 51,000 USAREUR personnel. The team interviews a West German officer, a Soviet officer, a Czech officer and an American officer, all represented by team members. The thrust of the presentation is capabilities and vulnerabilities.

As a member of the 18th you not only work hard but play hard as well. This is evidenced by the battalion fielding winning teams in softball, bowling, basketball and volleyball. Athletics are encouraged, with the idea that a healthy soldier is a motivated and desirable soldier.

Every unit has exceptional traits. The 18th MI Bn. is a choice unit of exceptional people and truly a unit of choice. □



Mrs. Linda Sawchenco, HQ 66th MI Group, receives a Special Act Award from Maj. Gen. Ernest D. Peixotto of USAREUR for performing duties far beyond her normal job requirements.

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## Nuremberg: Gourmet's haven

**D**oes the smell of freshly cooked bratwurst and freshly baked lebkuchen make your mouth water? If the answer is yes, you should be with the 511th Military Intelligence Battalion headquartered near Nuremberg. A taste of these culinary delicacies makes a visit to the old city of Nuremberg a memorable occasion.

Although the 511th MI has elements throughout Northern Bavaria and Baden-Wuttemberg,

the battalion is located at the William O. Darby Kaserne (WODK) in Fuerth, Germany, near Nuremberg. This community currently encompasses 1,700 square miles and consists of more than 25,000 American soldiers and their families.

Members of the 511th will find adjacent to the WODK a Kalb Housing area, theater, American elementary and high school and the main community exchange and commissary. This location

# Germany

## The 66th MI Group, Munich

provides servicemembers and their families immediate accessibility to services.

If you're a history buff Nuremberg is the place for you. Its history has been a long and colorful one dating back to at least 1050 A.D. Although the city was heavily damaged by bombing in World War II, "old Nuremberg" has been restored to the original plans.

Old Nuremberg contains many shops and home-style factories which produce hand-made items similar to those made for centuries in Nuremberg. These handcrafts are for sale in the shops.

Other spots of interest in Nuremberg are the Hauptmarktplatz, scene of the annual Christmas Market (Christkindlmarkt) Konigshof castle overlooking the city and numerous churches in the baroque and rococo styles. □



Hauptmarkplatz in Nuremberg, scene of the annual Christmas Market (Christkindlmarkt).

U.S. Army photo

## Get the best of both worlds

"**S**trive for excellence," the motto of the 527th Military Intelligence Battalion, represents a total commitment by its servicemembers to the unit's mission. Headquartered in Kaiserslautern, its members are provided a unique opportunity to experience the "total Germany," from its colorful history to its interesting people.

Kaiserslautern, with its 90,000 U.S. citizens, is the largest American community outside of the continental United States. As a result, it enjoys extensive support resources that include

the 2nd General Hospital at Landstuhl, complete AAFES facilities, two large PXs and two large commissaries. In addition, soldiers have available to them post nurseries, golf courses, officers, enlisted and NCO clubs, craft shops, gyms, theaters and sport and recreational facilities.

The area has complete American school facilities from kindergarten through extension programs of several universities and schools for the handicapped. An exciting aspect of the educational program offered in Kaiserslautern is the chance to learn

history where it actually happened.

Germany, which is only about the size of the state of Oregon, contains more than 250 registered spas and casinos, 500 major museums and hundreds of castles and Roman ruins. All of these are only a short distance from any location in Germany. Germany also offers wine tasting (and seminars), zoos, shopping, winter sports and some of the greatest music and theater in the world. Of course, there are also the traditional festivals, such as the Oktoberfest,



## See more than Germany

the Fasching celebrations, carnivals and all other local events.

With the improving exchange rate and options available as a traveler or tourist, there is almost too much to see and do in Germany.

The 527th encourages its servicemembers to take advantage of this historical and international environment. Those who do are rewarded culturally, socially and professionally. For instance, last winter members of the battalion and their families enjoyed a short "ski week" at the Armed Forces Recreation

Center at Chiemsee. Free bus transportation was provided by the Army Recreation Center to the resort center where lessons, tours and various ski slopes were available. Recently, the 527th had its own "wine tasting" party.

The battalion has had many Rhine and Neckar River cruises for unit celebrations in the past. And last year, a 527th team participated in the "Border to Border Run" that went from the Danish border to the Austrian border through Germany. □

## Now *that's* Italian

by Sp5 R. A. Wood

**S**o you want to see more than Germany while you're in Europe. Members of the 66th MI Group's Detachment D are doing just that. They are stationed at Caserma Ederle in Vicenza, Italy.

"Det D's" mission is to provide counterintelligence and operations security support to the Army's Southern European Task Force. When not on duty, members of Det D have their choice of interesting things to see and do in Vicenza or other famous areas nearby.

Vicenza, sometimes called the "city of Palladio" in honor of the famous 16th century Italian architect who designed most of Vicenza's major palaces, villas and government buildings, dates back to the days of the Roman Empire. Palladio also produced the incomparable Olympic Theater (Teatro Olimpico), believed to be the first covered theater in the world. The Palladian style is generally called "southern Colonial" in the U.S. Thomas Jefferson's Virginia home, Monticello, is a fine copy of Palladio's La Rotonda, an inspiration for architects since 1550.

Vicenza is situated on a plain between lower ranges of the Alps to the north and the Berican Hills to the south. On Monte Berico, a hill near the city, the Church of Santa Maria



U.S. Army photo

These members of the 527th MI Bn. have a reason to be jubilant. They chalked up a total of 708 miles during last year's "Border-to-Border Run." The team ran through Germany from Denmark to Austria.

# Germany

## The 66th MI Group, Munich

Del Monte was built to commemorate an appearance of the Virgin Mary in 1428. The church was modified in the 17th century by the addition of a dome. This is an excellent place to visit on summer evenings when the meadows below are aflame with fireflies, and the mountains are tinted by the colors of the setting sun.

Another advantage of living in Vicenza is its proximity to Venice, the renowned "city for lovers." Built on a group of 117 small islands, Venice boasts 400 bridges and 150 canals. A weekend spent here will be a highlight of your tour at Det D.

You may also be assigned at Det D's field office at Camp Darby, home of the U.S. Army 8th Support Group, 200 miles from Vicenza. It is located in the region called Tuscany which was originally populated by the Etruscan people, though most of the larger towns are of Roman origin. Tuscany is an area of great tourist appeal because of its natural beauty and its artistic importance. There are perhaps more important architecture, statuary and paintings within Tuscany than in any other area of the world.

Most servicemembers at Camp Darby live in Tirrenia, Pisa or Livorno. Tirrenia is a seaside resort three kilometers west of the camp. A beach and recreation area are operated there by Morale Support Activities from Memorial Day to Labor Day. The area offers swimming, boating, picnic grounds, a playground and snack bar.

Pisa, eight kilometers north of Camp Darby, is most famous for its superb 11th century Leaning Tower. □



By Sp5 R. A. Wood

An inspiration for architects since 1550, Palladio's La Rotonda was the model for Thomas Jefferson's home, Monticello.

## In the heart of Frankfurt

by 1st Lt. Tracy Ellis

If you're Germany bound for the 165th Military Intelligence Battalion, you will find yourself living in Frankfurt, an industrialized city that is thickly populated with people from a variety of countries and approximately 15,000 U.S. servicemembers. A minute portion of those 15,000 belong to the 165th, a unit of hard-working soldiers with high morale.

The 165th's Headquarters and one Field Office are situated barely 10 minutes from the shops, cafes and theaters of downtown Frankfurt. The park-lined Main River, which bisects Frankfurt into the industrial and

Bohemian sectors, presents a pleasant location for strolling or picnicking. Rhine-Main Air Base, approximately 20 minutes away, allows convenient access to world travel via Military Airlift Command or commercial flights. Frankfurt also sits astride the major rail lines offering efficient travel to any location in Europe.

Giessen, located approximately one hour by autobahn from Frankfurt, is a mid-sized, primarily residential town which evidences little military atmosphere. However, it has the military pluses of convenient, if somewhat limited, government



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## 'Outpost of freedom'

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By Sp4 Mike Bell

Frankfurt's Main River offers waterway access to all of Europe. In background, the city's skyline is accentuated by

the spires of the "Dom" (cathedral), all that was left standing in the area at the close of World War II.

housing, two U.S. theaters, extensive photo shop and large gymnasium, in addition to a normal array of military facilities. Two German universities provide the town with periodic cultural and artistic events.

Three hours from Frankfurt on the Rhine River is Duesseldorf, the fashion center of West Germany, with high prices to

match high fashion. Personnel of a unit of the 165th comprise almost the entire U.S. military population in the city. These few individuals receive a unique opportunity to work and to socialize with the British, who constitute the predominant military force. Knowledge of German and a car, to carry one to the nearest U.S. facilities 1½ hours

away in Holland, are desirable for assignment in Duesseldorf.

The Bremerhaven Field Office of the 165th is located on a former Luftwaffe kaserne, two miles northwest of this major seaport of northern Germany, in an area primarily agricultural in nature. Bremerhaven is the receiving and departure point for vehicles shipped to and from Europe. □

### West Berlin

# The last 'city of intrigue'

by 2nd Lt. Bruce E. Emprie and SFC James H. Dean

If the counterintelligence field is your "bread and butter," assignment to the 766th Military Intelligence Detachment in West Berlin is the place for you. Referred to by many contemporary writers as the last "city of intrigue" left in the world today, West Berlin offers exceptional challenges for one in any of the intelligence specialties.

Situated 110 miles east of the West German/East German border, West Berlin is truly deserving of the name, "Outpost of Freedom." Since the close of World War II, Allied forces have occupied the western portion of this historically significant city, while the Soviets have occupied the east.

A city of nearly two million inhabitants,

# Germany

## The 66th MI Group, Munich

West Berlin is characterized by an outstanding array of cultural and social events. Whether it be International Green Week, in which the cultures and customs of tens of nations are on display to the public, or an exposition of artwork from ancient China, there is never a lack in things to do or explore in your spare time.

To assist you in exploring this intriguing

city, there exists one of the most efficient public transportation systems in all of Europe, West Berlin's untergrundbahns (subways) and buses. This system allows one to move rapidly and easily from the hectic pace of the famous Kurfuerstendamm, with its posh shops and discos, to the serene environment of Tegler See's meadows. West Berlin is truly a city of contrasts. □

### *Berlin stock car racing*

## He's off to a flying start

by 2nd Lt. Bruce E. Empric  
and SFC James H. Dean

Assignment to the 766th MI Detachment doesn't mean all work and no play. On the contrary, Sgt. James E. Slack, an NCO in the unit's motor pool, has ample time to pursue his lifelong interest—building and racing stock cars. Slack's 63B MOS and duty position provide him with the knowledge and skills necessary for his active participation in the BGAAA, Berlin German-American Automotive Association.

Slack joined the stock car racing club shortly after his arrival in West Berlin in March 1980.

An American living in West Berlin gave Slack a 1969 VW "bug."

"My wife, Lisa, was just starting to learn how to drive stick shift on the car and didn't want me to convert the VW into a race car," Slack said. "But she finally agreed and I spent about six weeks converting it. There are several safety requirements the

cars must meet, such as a complete roll cage for protection, hip and shoulder bars on the outside of the doors and a four-point contact seat belt for the driver."

In the first race of the season,

Slack got off to an excellent start by posting a second place finish in his class. Slack's car proved itself once more by winning first place in the racing season's second outing. □



Sgt. James E. Slack and wife, Lisa, exhibit their 1969 VW stock car that Slack races in Berlin German-American Automotive Association meets.

By SFC James H. Dean



## 'playground of Germany'

# Augsburg's got style

by Capt. Michael Abel

If you want to be part of a proud and efficient organization and live in one of Europe's oldest cities, the 502nd Intelligence and Security Battalion in Augsburg is for you. Located on Flak Kaserne in northwest Augsburg, the battalion is within easy walking distance of the other two kasernes in the community which provide the majority of personal services such as a bank, PX, library and arts and crafts shop. There is also a fine club system, and recreation centers provide European tours at reasonable prices.

This beautiful city, since its founding in 14 B.C. by the Roman emperor, Augustus, has stood at the intersection of some of the most important routes of communication on the European continent. Even in the Middle Ages, the city owed its great importance to this favored position.

Throughout its history, Augsburg's political, commercial and cultural elements gave it a worldwide prominence that attracted the politically powerful, as well as many artists and musicians of fame.

All of these various elements have left their mark on the city in the form of magnificent buildings and much-admired works of art in the styles of many successive periods. There are many fine streets, including the "Royal Maximilianstrasse," monumental fountains and representative public buildings which embody the thought and planning of the city burghers. The stained glass windows and bronze door of the cathedral are nearly 1,000 years old.

The Renaissance was one of the high spots in the city's cultural history. At that time Augsburg was a center for architecture, music and painting. The rococo style was known as "the Augsburg style." Serenades and chamber music concerts, known as "Augsburg-Mozart Summer," and operas on



Courtesy Augsburg Tourist Office

**Fuggerei, a "city in a city," is the oldest social settlement in Augsburg. It boasts four gates and a church.**

the open-air stage at Rotes Tor attract music lovers from all over the world.

Located about 68 kilometers west of Munich, Augsburg is centrally located in the German state of Bavaria. The home of culture and a relaxed way of life, Bavaria has earned its reputation as the playground of Germany. Resorts are numerous, and the German image of happy-go-lucky beer drinkers wearing leather shorts truly exists here. Bavarians have, to a remarkable extent, preserved their traditional folk-ways in the modern world.

Nearby in the Bavarian Alps, the Armed Forces Recreation Center maintains facilities in Garmisch, Berchtesgaden and Chiemsee where you can enjoy the best of winter and summer recreation. Augsburg is ideally located as a base for travel throughout Europe. □

# Germany

## The 66th MI Group, Munich



Members of the 66th MI Group join in Oktoberfest activities in Munich.

US Army Photo

*'Willkommen'*  
informed  
soldiers  
welcomed

by Jan Wood

So you've finally got your orders and you're going to Germany. Orders which might have caused mixed emotions. What you've heard about Germany makes it sound like some kind of fairyland, but you really don't want to leave your family and you don't trust all those stories.

And there are lots of questions. Can the wife go, too? How long is the tour of duty? Is it hard to learn to speak German? Will you ever eat an old-fashioned American hamburger again?

To answer the first question: yes, your wife can go since Germany is an authorized area for dependents. If you are in school and have not seen your wife in months, she can still go through the Junior Enlisted Travel (JET) program. All you have to do is apply at the AG Travel/Port Call Section for dependent travel. Then you go ahead to Germany, find a place to stay and send for her.

The length of the tour for first-termers who are single is 18 months; for unaccompanied career soldiers it is 24 months. Whether first-termer or career, if you are accompanied by command-sponsored family members, your tour will be three years.

Although many Germans speak or understand English, it is always wise to learn to speak German yourself. You can learn the basics of speaking German through the German Headstart program offered at Army Education Centers.

The class is eight-weeks long, is free and is open to adult family members as well. It will help prepare you for some of the culture shock you may experience when you arrive in Germany.

You will also be required to attend another German Headstart class once you get to your duty station. There you will have the opportunity to put this knowledge to practical use.

Next, you want to get a passport for yourself and your family members. For them, it is a must. For yourself, an ID card is sufficient for travel in Germany; however, other countries may require you have one. It's easier to get your passport while stateside than it will be to get one overseas.

If this is not your first tour of duty, chances are your orders will state exactly where you



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## Germans eat hamburgers, too

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will be stationed in Germany. If that is the case, go to the Army Community Service Center (ACS) which has packets of information for every Army installation here and overseas. These packets will have information on the area where you will be stationed and the facilities available at your post.

If this is your first tour of duty, you will go directly to the 21st Replacement Detachment upon arrival at Rhein Main Air Base in Germany. It is there your new "home" will be decided upon.

Overseas you will find that the installation is a town within a town—totally self-sufficient. There will be a PX, commissary, dispensary, movie theater, bowling alley; in fact, everything we have here. However, facilities may be limited depending on the size of the installation.

In many cases, you will find there is a waiting list for government housing. However, there may be additional government-subsidized housing on the economy. Transit quarters are available for families who are waiting for housing.

If you don't want to wait, or would rather live on the economy, you can go the Housing Referral Office (HRO) for assistance. HRO has a listing of housing available to soldiers. In addition to acting as mediator between you and prospective landlords, HRO translates the lease before you sign it. You should not enter into any type of agreement without checking with HRO.

The high cost of paying deposits for an apartment and hookup fees for utilities can be alleviated through the Station Housing Allowance. This is an advance payment designed to meet the exceptionally high costs of getting settled in an overseas area. You may request it anytime after your arrival overseas through your local finance unit. Repayments will be made through payroll deduction in 12 equal monthly installments.

To get used to your new home, its culture and people, you have to have an open mind and a willingness to learn. The German lifestyle is very different from the one you are used to. They prefer a slow, leisurely pace to our fast, frenetic lifestyle.

In places where there is a high concentra-

tion of GIs, relations between Germans and Americans may be strained. Many Americans think that Germans discriminate against them. Actually, the basic problem is a misunderstanding of the accepted standards of behavior and ignorance of German law by some soldiers.

For instance, Germans respect formal clothing when going to fine restaurants or "gasthauses." When a GI turns up at a gasthaus in a sweatsuit or T-shirt and blue jeans, the proprietor may not want him there. A German establishment owner has the right to deny services to anyone for any reason; if they appear to be drunk, if they are behaving loudly and boisterously or if they are dressed improperly.

Another common German law and custom is that noise after 10 p.m. is considered a disturbance of the peace. Playing loud tape



By Barbara McGarvey

Duppel Housing Area provides modern quarters for enlisted service-members in West Berlin.

# Germany

## The 66th MI Group, Munich

decks in the streets or holding loud parties into a late hour is not tolerated and your German neighbors may call the *Polezei* (German police).

Another thing many Americans are not aware of is that German proprietors, taxi drivers or *gasthaus* owners can use any rate of money exchange they wish. For instance, if the conversion rate is 1.75 marks to the dollar, a proprietor can charge you 1.60 to the dollar.

It is wise to have your dollars converted to Deutschmarks before you go out on the economy. The American Express Banking Facility, German banks or your local finance unit can exchange your money at the current rate, whereas you will lose money if you use dollars instead of Deutschmarks at a German establishment.

Those are just a few of the common customs and laws in Germany. A basic understanding of German customs is essential to make this tour a pleasant experience for both the American guest and the German host.

The best way to learn about the German lifestyle is to get involved with the local people. There are plenty of German-American friendship groups designed to do just that.

One of them is *Kontakt*, a club primarily for young, single GIs and German nationals. Their activities may include parties, rock concerts, low-cost trips, camping, barbecues and events that promote German-American friendship.

Other clubs are the International Wives Club for women of all nationalities and the German-American Men's Club. Special German-American interest groups such as bowling leagues and *volksmarch* clubs are also common. Americans also invite Germans to join American private clubs such as the rod-and-gun and square-dancing clubs.

How would you like to visit Amsterdam during the annual Tulip Festival? Or Munich during the *Oktoberfest*? Or *Oberamergau* during the *Passion Play*? These are just a few of the exotic tours offered by ITT. Tours to France, Italy, Austria and Spain are held on a regular basis. Specialized tours such as the Dachau concentration camp museum, the 2-kilometer zone (border), a medieval fortress and shopping sprees to nutcracker,



Courtesy Munich Tourist Office

City of contrast, Munich combines the old with the new.

crystal and Hummel factories are also popular. ITT is usually affiliated with the local Recreation Center.

U.S. Forces Travel Camps are popular with military personnel traveling over long distances by POV. These campgrounds, whether U.S. properties or commercial-leased space, will help you enjoy economical camping and outdoor activities. There are travel camps located in Garmisch, Chiemsee, Rhein Main, Bremerhaven and in Naples and Camp Darby, Italy.

Germany is one of the nicest tours of duty the Army has to offer. There are many places to go and things to do while you are there, and the Germans are known to be very friendly and hospitable people.

And, by the way, Germans eat hamburgers, too. □

Reprinted by permission from **The Castle**, Fort Belvoir, Va.





by Jack Rail

It all began with a casual observation by Howard Brown to Ed Snyder: "Our softball team's better than that ragtag bunch of yours" (or words to that effect).

It wasn't long before challenges were flying back and forth. Brown, a communications and electronic warfare platoon sergeant of the 193rd Infantry Brigade's tactical 193rd MI Company in Panama, and Snyder, operations sergeant of INSCOM's strategic 470th MI Group, proceeded to formulate plans for MI Day, dedicated to proving once and for all who is **THE** MI outfit south of the border.

From those modest beginnings grew the first annual MI Day ever in these parts. An official-sounding excuse was even proffered for the festivities: to promote professional esprit through competition between these two major representatives of the intelligence disciplines in Panama. And so it all snowballed to the day of reckoning, May 8, 1981.

In the beginning, of course, there was PT. With a goodly amount of cheerful heckling and friendly badgering, the two units inaugurated the first "Day" with a brisk, combined PT session and run led by Brown. Brown led his host of hundreds safely through the valley of the shadow of mechanized infantry with the able assistance of SFC Jim Greenwade.

Festivities commenced at 9:30 a.m. when the commanders, Lt. Col. Jack Brunson of the 470th and Maj. Jim Wilson of the 193rd, formally announced the opening of MI Day. Wilson presented a letter of appreciation to Sp4 Tami Wilkinson of the 470th for her contributions to the MI Company's Black Hawk effort, a major tactical exercise recently completed. Snyder then an-

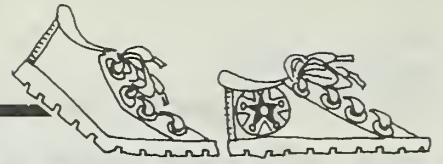


By Paul D. Holman

"Where do you think we went wrong?" Sgt. Maj. Marcus Lovensheimer seems to be saying to a tug of war team mate.

## MI Day in Panama

# Competitors vow 'Wait 'til next year!'



nounced the competitive events that would ensue throughout the day between the two units: softball, volleyball, horseshoes, tennis, Ping-Pong, pool, basketball and tug of war. The winner would take home a commemorative trophy, presented by the losers' commander, to be braved again at next year's MI Day.

Plenty of beer, soda, steaks, ribs, chicken, hamburgers and hot dogs were on hand to buoy spirits and maintain fighting energy. Not that much was needed to fire up this crowd. Friendly taunting has been the norm between these two outfits for as long as anyone can remember, and each was eager to see his bunch beat up on "the 'other' MI people around here."

It all finally did get underway with the softball game. A seesaw battle ultimately tilted to the 470th's Big Blue in the bottom of the seventh, 12-11. Heroes for the winners were left fielder Denny Morris, who poled a grand slammer and a three-run short for seven RBIs, and Ismael



"I know my wallet's here somewhere," yells Lt. Col. Brunson as he involuntarily inspects the mud pit.

By Paul D. Holman

Things continued to go the 470th's way in the horseshoes competition. Ray Burgess and Cal Smith teamed up to come from behind and take the three-game event, two games to one, over the 193rd's Jim Jones and

Lopez; and, finally, Falcon eliminated Deveaux for the championship, all in straight sets. On the pool table, Big Blue's Art Ramirez had opponent Dick Kopsa down one game to none in the best-of-three, eight-ball series, and it looked as if Kopsa were on the ropes as Ramirez lined up a relatively easy side-pocket shot on the eight-ball in game two. The ball bounded out of the pocket; Kopsa recovered to win game two and then swept to victory in the deciding game to rescue the MI Company.

At that point, the 470th led overall, four events to one, with only three events remaining. But the Rebels weren't finished yet, as matters on the tennis court were to show. Jason Johnson of the 193rd smoked Ron Wheeler of the 470th in straight sets, 6-2, 6-3, as the crowd gathered to watch the basketball game. The Big Blue jumped out to an early 10-4 advantage, only to be stopped in its tracks by the Rebels' rebounding and inside power game. Roaring back to take a 14-10 lead, the MI Company never again trailed in the

*MI Day was hailed as a success by all. The 470th crowed in victory, while the 193rd, beaten but not bowed, intoned, "Wait 'til next year!"*

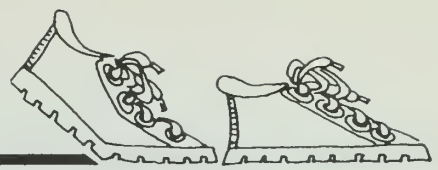
Falcon and Ron Wheeler who poled solo homers. The 193rd Rebels got power production from third baseman Joe Deveaux, who socked a crucial 2-run roundtripper in the top of the seventh.

Volleyball was the next event. The Rebels made a game effort, but were simply outgunned by the blistering serves of the 470th's Millo Silvacruz and the obviously more-experienced Blue team. Sheer guts and hustle by the company won them game two in the best-of-three series before the Group took the event, 15-9, 10-15 and 15-6.

Roberto Rosado. Smith's hot hand netted 10 ringers all told, as he kept the Big Blue alive until Burgess found the range as the 470th prevailed, 18-21, 21-16 and 21-11.

The battle shifted indoors for Ping-Pong and pool after lunch. A big crowd gathered to watch the 193rd's Joe Deveaux and Juan Lopez go against the 470th's Carlos Borden and Ismael Falcon on the Ping-Pong table in single elimination competition, best two-of-three games. In every set the winners made it look easy. Deveaux bested Borden; Falcon ousted





game, and carried off a 38-32 victory behind the scoring of Bear Bradley with 14 and Bobby Blyther with 8.

Still staving off looming defeat, the Rebels faced a 4-3 overall disadvantage going into the final event. Fifteen-member teams, including three women on each team and commanders up front, squared off on either side of a mud pit for the tug of war. Snyder, one time first sergeant of the MI Company, whistled the event to life and skedaddled. A long ton of 193rd meat forthwith pulled 2,726 pounds of 470th meat into the mud. Commanders of both outfits, sergeants major, first sergeants and sundry other dignitaries found themselves eyeballing mud in real close proximity.

So the day ended with the count tied at 4-all. A grinning Brunson and a laughing Wilson, each camouflaged in nature's finest silt, vowed ultimate victory in the tie-breaker softball game on Tuesday afternoon, May 12.

'Twas a rainy, gloomy day, Tuesday afternoon. The field was wet, and the skies threatened to make it even wetter. But determination prevailed, and the 193rd MI Company squared off against the 470th MI Group for the final time on ASA Field. The Rebels jumped off to a quick five-run lead in the top of the first, only to be tied by the Big Blue in the last half of the inning. The 470th then moved into the lead in the second and never relinquished it. Catcher Moose Moore went 4-for-4 with the game's only homer and five RBIs. The Rebels didn't score again until the seventh, when they pushed across two runs before the rally fizzled. Thus the 470th won, 14-7, and toted off the MI Day trophy by capturing five of the nine events.



Denny Morris receives a hero's welcome at home plate after clubbing a grand-slam homer for the 470th.

By Paul D. Holman

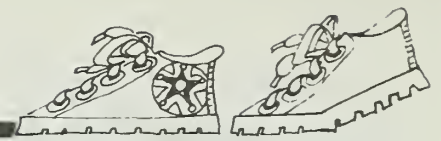
## Run the Berlin Wall

by MSgt. Louis Frere

"Just out running around town" has taken on a whole new meaning for two dozen members of Company B, Field Station Berlin. On Saturday, March 21, the first day of spring, the group of running enthusiasts gathered at Andrews Kaserne to begin a 67-mile run around the American sector of Berlin. The route was laid out to keep the runners as near the Berlin Wall as possible for the entire trip. Participants were divided into pairs, and each pair was assigned a prescribed route.

Routes varied from about two miles, up to two legs which were as long as 10 miles. Capt. Lewis J. Chapin, B Company commander, and 1st Sgt. James L. Wilburn ran the first leg of the relay, leaving Andrews in the rain at 9:15 a.m. Wilburn also ran the last leg with several others from the group, finishing the run and returning to Andrews about 7:30 p.m.

The main purpose of the run was to prepare for running the entire 120 miles of the Berlin Wall in August. This event will commemorate the 20th anniversary of "The Wall."



The March 21 run accomplished several things. First, it was a morale booster for participants. The runners were able not only to socialize, which they all enjoyed, but to simultaneously promote their company. Everyone had a chance to get out and stretch on a beautiful spring day, and shake out some of the cobwebs from the long winter. Also, it was a good look at the logistics of such a venture: check out the route, determine how many ham sandwiches and gallons of Gatorade it takes, organize transportation to shuttle people back and forth, and many others.

During the summer, the team plans to run the Wall in the British and French sectors. In August, for the grand finale, they plan to run the entire Wall, fully encircling the city of West Berlin. As the distance increases, so do the support requirements. You have to be ready for anything, as Chapin and Wilburn discovered only 10 minutes into the first leg of the run. A local driver almost backed over them as they were crossing a driveway. Fortunately, their luck held out, but if medical attention had been required it was available. Throughout the day, Sp4 Danny McDonough of Headquarters 3/6 Infantry was on hand to support B Company. Other help was provided by Sgt. Phil Miller and Sp4 Ken Weisenbach who drove shuttle vans. Field Station Berlin's CSM Irwin W. Batchelder and Lt. Col. Creed R. Morgan, the field station's deputy commander, both shuttled people in their own cars. SSgt. Maurice Finsterwald photographed the event for posterity.

The run was the brain child of Sp4 Lee Roepke. He originally brought it up on New Year's Eve and gathered support from other runners in Company B.



By William R. Farmer

**USAFS AUGSBURG, Germany** —If cross-country skiing is your thing, Field Station Augsburg is the place to be stationed in the winter. Situated in Bavaria, the station is within a two- to three-hour drive of countless cross-country trails, prepared by almost every town that receives snow. Unlike most American resorts, cross-country ski trail usage here is free. All you have to do is buy or rent skis and strike out.

A majority of local trails are designed with the beginning skier in mind. Most resorts in both Bavaria and Tirol cater to the cross-country skier who is interested solely in a little exercise and recreation. Their trails traverse farmers' fields with gentle slopes and long, straight inclines. In addition, almost all ski resorts have some form of instruction organized for those who have never been on skis. All trails, however, are not designed for the novice. If you are at the intermediate level, or even desire to try expert trails with steep ascents and descents, there are plenty to be found. Major resorts offer a good blend of all three.

## Skiing across Germany

All Armed Forces Recreation Centers (AFRC)—Garmisch, Berchtesgaden and Chiemsee — have prepared trails in the immediate vicinity. One area of particular interest is between Chiemsee and Reit-Im-Winkel. Beginning at Chiemsee and traveling toward Reit-Im-Winkel, one can find prepared trails in Bernau, Oberwossen/Unterwossen and Reit-Im-Winkel. The latter has 70 kilometers of trails and was the site of the 1981 Nordic Combined Championships. All these trails and more are easily accessible if you spend a weekend at AFRC Chiemsee.

A cross-country paradise may also be found in Seefeld/Leutasch area of the Austrian Tirolian Alps. More than 150 kilometers of trails are prepared daily in this area. Here, in addition to several easy and some not-so-easy trails of varying lengths, one can ski the same expert trails that were skied by the best in the world during the 1976 Olympics.

To list all the trails is impossible. Suffice it to say that if you are a cross-country fanatic, or anxious to learn, being stationed in Bavaria gives you a good head start.



## Picnic change

INSCOM's annual picnic at Vint Hill Farms Station will be held Saturday, Aug. 1. Details were described in an article which appeared in the May *Journal*.

The article stated that the U.S. Army Drill Team and the Old Guard Fife and Drum Corps would make their annual appearance. Regrettably, the two units were already committed to other engagements when the Vint Hill request came in. Officials at Vint Hill are planning other events to make this one of the best INSCOM picnics ever held.

## New reasons to 're-up'

The year just past brought soldiers a lot of reasons to stay Army and 1981 is likely to bring more.

New reenlistment incentives—pay, allowances and benefits—include:

- 11.7 percent across-the-board pay increase,
- variable housing allowance payments,
- expanded/increased reenlistment bonuses,
- new bonus zone (10–14 years) created,
- PCS mileage rate increased to 18 cents per mile,
- TDY per diem rates increased from \$35 to \$50 in most cities, and from \$50 to \$75 in high-cost cities,
- clothing maintenance allowance increased 14.3 percent,
- dependent indemnity compensation rate increased 14.3 percent,
- mobile home moving allowance increased,
- old GI Bill education allowances increased 10 percent (termination date extended to 10 years after separation),
- family separation allowance of \$30 per month provided for E-1 through E-4 while serving unaccompanied overseas tours,
- monthly CHAMPUS payments for care of handicapped children increased from \$350 to \$1,000,
- separate rations (BAS) increased 10 percent (on top of 11.7 percent raise),
- flight pay increased 25 percent and
- increase in tuition assistance from 75 percent to 90 percent for E-5 and above with less than 14 years service.

Proposed changes during Fiscal Year 1981 include:

- retroactive pay increase of 5.3 percent,
- dental care for dependents under CHAMPUS,
- increase in weight limitations for movement of household goods,
- 9.25 percent pay increase budgeted for October 1981,
- special pay for enlisted soldiers who extend their overseas tours,
- reduction of income taxes for military members and
- new GI Bill for active duty soldiers.

*(Courtesy of the Ranger, Ft. Lewis, Wash.)*

## New German allowance rates in effect

WASHINGTON (ARNEWS)—New allowance rates for station housing (SHA) and cost of living (COLA) in Germany took effect May 1, according to Department of the Army officials. They cite the American dollar's increased buying power overseas as contributing to the adjustments.

The new rates will vary according to location, but all soldiers will see a decrease in their monthly allowances beginning with the May paycheck.

COLA rates for soldiers in those areas which offer full support (that is, the ready availability of commissaries and exchanges) will change only slightly. Higher prices at these facilities, as well as greater use of the facilities, were given as reasons to support the lesser changes.

Both the housing and living costs allowances are paid to help offset costs incurred by servicemembers and their families who live on the German economy. Rates change according to the value of the American dollar in exchange for foreign currency.

# family album

## Reach out and touch someone —on MARS

by Sp5 Geneva Newberry

VINT HILL FARMS STATION, Va.—How'd you like to send a message to your mom 3,000 miles away, and not lay out a nickel? SFC Robert (Tree) Greenwood can tell you how to send such a message across the country and even across the ocean by HAM or Military Affiliate Radio System (MARS) radio.

The signal security specialist, attached to the 902nd Military Intelligence Group here, has his own radio set up in his basement and he'd like to see a post MARS station reactivated. The MARS station here was shut down in 1978.

"My personal interest," says Tree, "is in traffic handling—part of public communications. I would like to get classes going here for HAM/MARS radio operators."

Just what does a HAM radio operator do? According to Tree,



By Sp5 Geneva Newberry

"Do you read me?" SFC Robert "Tree" Greenwood transmits a message across the country on his HAM radio.

"I operate with a low-power type of transmission. It makes the job of communicating long distance a little more challenging."

"The operator must look for stations by call sign," Tree explains, "and to operate the equipment, a Federal Communication Commission license is required."

There are six basic classes of licenses, all of which require increasing Morse code speed and radio theory. Operators also must pass an FCC test regarding rules and regulations applying to each class of license.

That may sound like a lot of work, but Tree points out that a lot of folks on the Farm already have half of the necessary qualifications for HAM radio.

"All the radio people need to do is to learn a little code and the regs," he explains. "MOSS 05D and O5K already know the code and just need to learn the

theory," he adds.

Tree first got interested in HAM radios when he went through the 05G school in 1968.

"I was already trained in Morse code. All I had to do while I was on casual status awaiting assignment was to get my MARS license. It sure beat KP."

To send a message by HAM or MARS radio, Tree says, "Just give me a written message, complete address and your signature. During normal conditions, I'll pass the message on to a station representing the region you're trying to contact."

"When it gets to the local net," he continues, "the closest HAM radio operator will pass the message on by telephone."

"I've talked to Australia from Alaska," Tree smiles, "and it's great fun. I'd love to see a post MARS station here again."



# MP wins 'Best' in ceramics show

ARLINGTON HALL STATION, Va. — Sp4 Daniel C. Maloney, a military policeman at the U.S. Army Garrison, won "Best of Show" in the annual Ceramics Competition held here recently. Organized by Arlington Hall Station's Morale Support Office as a participation incentive for ceramic students and craft shop patrons, the competition was open to active duty and retired servicemembers and DOD civilians and their families from INSCOM staff elements, Defense Intelligence Agency, Military District of Washington and Forts McNair, Meyer and Belvoir.



By Raymond Volz

Sp4 Daniel C. Maloney, with Annette Hickman, Arlington Hall Station Craft Director, displays the trophy he won for "Best in Show" in the annual Ceramics Competition. Maloney, an MP at Arlington Hall Station, entered a ceramic deer shown below.

## Family album

There were 67 entries in 28 categories. Techniques employed on the ceramic projects included use of various finishes, stains, glazes, lusters, underglazes, handling of ceramic ware in modeling, texturing design and other adaptations of molded items and hand-formed ceramics.

In addition to Maloney's "Best of Show" award, first, second and third place winners were announced. Of entries placing first, the following "Best in Area" awards were presented: Best in Mold-Made Ceramics to Mrs. June Fitzgerald and Best in Hand-Made Ceramics to SFC Rosebud Archer. The Peoples Choice award went to Mrs. Linda Powell.

Judges were Tom Horvath of Chesapeake Ceramics, Beverly Fied of Bev's Ceramics and Mary Jettner of Three Cones Ceramics.

## Vint Hill bike rodeo

by Sp5 Geneva Newberry

VINT HILL FARMS STATION, Va.—May 2 marked the annual Vint Hill Bicycle Safety Rodeo. Sponsored by the post Safety Office, this event gives children here a chance to compete for awards with other kids their own age, while learning more about bicycle safety and rules of the road.

This year's rodeo started with a safety briefing and film presented by post safety NCO, SFC Jack McCall. The children were then escorted to the contest area

See Rodeo, page 30

## Perry wins Japan AUSA scholarship

Thomas Perry, son of Lt. Col. Richard and In-ja Perry of the 500th Military Intelligence Group, Camp Zama, Japan, was the recent recipient of \$500 in scholarship funds. Sponsored by the Japan Chapter of the Association of the U.S. Army (AUSA), the scholarship was presented during a luncheon held at the Camp Zama consolidated club.

Perry and three other scholarship recipients were given the awards by Lt. Gen. Roscoe Robinson, commander of U.S. Army Japan-IX Corps, and Sgt. Maj. Louderback, president of the Japan Chapter, AUSA.



## Puttin' on the dogs in Panama

by Jean Armbruster

**L**iterally speaking, the 470th Military Intelligence Group has gone to the dogs. Rather, the dogs have taken over many of their owners' lives, as witnessed by the national and international dog show held recently in the Panama area. Prior to a show, owners can be seen with scissors, combs, brushes, powder and hair spray grooming, not themselves, but their dogs. This is serious business! During the last outdoor show, it rained a couple of times. Owners could be seen carrying their dogs, big and small, to shelters so as not to get their feet and coats wet. A spectator was heard to comment, "People here take better care of their dogs than they do their kids!" We all laughed and continued to protect and groom our dogs. Little did the spectator know that these were our "kids."

At both shows, the 470th

was well represented. There is Commander Lt. Col. Brunson's male Miniature Schnauzer, "Nicholas von Brunson."

Nicholas, as a puppy, was really strutting about winning such honors as "Best of Puppy Class" and "Best of Breed" and taking third place in "Best of Show." As an adult dog, he has won a rating of Excellent, which includes a gold medal.

The commander's secretary, Mary Compton, has a female boxer, "Just As Cotton of Archwinnans," who does very well in international shows, coming away with such honors as "Best of Breed" twice, three Excellents and two coveted Cacibs. If Cotton keeps this up, Mary will enjoy an early retirement from her secretarial duties and live off the sale of boxer puppies.

Also represented was Jean Armbruster's (intelligence assistant for S-3) female Miniature

Schnauzer, "Connie's April," who consistently takes a "Very Good" at the shows. Her most distinguished features are her uncropped ears which stand straight up and, of course, her dominating personality. April is also the mother of Nicholas. During a show, these two can be found conversing very loudly (to some it is called barking) to each other across the show ring. I wonder if she is telling Nicholas how to behave. (Once a mother, always a mother.) The four dogs mentioned have all been to obedience training, and now have their masters well trained in the art of feeding, loving and walking them.

Not to be outdone by the Command Section, Ray Baugh, unit S-2, comes along with his wife's female long-hair chihuahua with a name bigger than she is, "Izucar of Glocamora." She is little, but mighty, as noted by her many titles: "Best of Breed" twice, "Best Panamanian Dog," three Excellents and a coveted Cacib, along with "Best of Show" several times.

## Bikers compete

*Rodeo, from 29*

where they would demonstrate their bicycle safety skills and compete for awards within their age groups.

Awards were divided into two categories: skill events and the cross-country race. The skills portion consisted of several events for the children to demonstrate their ability to ride their bicycles safely.

Following the skills competition, the children participated in a cross-country race.

Winners in the novice group, ages five to six, were Jeff Snipes, Linda Smith and Melissa Gates.

Junior group winners, ages seven to nine, were Darryll Hyde, Aida Muniz and Brian Braswell.

Intermediate winners, ages 10 to 12, were Philip Scanlan, David Blankenhorn and Sheild Edwards.



# *It's not that bad!*

## **Tips to relieve your 'quit-smoking' suffering**

by CWO 3 Sidney J. Balcom

**D**on't believe all of the horror stories you've heard about withdrawal from smoking. No matter how long you have been smoking, it doesn't begin to compare with the agony from withdrawing from hard drugs or alcohol. Moreover, it doesn't last anywhere near as long, a week at most.

Don't get too concerned about the side effects. You probably experience some of these symptoms when you're smoking.

The list that follows is not all inclusive, but will help you through the majority of discomforts ex-smokers experience.

**Cough:** The cough is caused because the lungs are cleaning themselves and getting rid of the tars. It only lasts a few days, and cough drops or cough syrups should relieve it.

**Constipation:** If this should happen to you, try some bran or prunes. If neither does the trick, check with your doctor.

**Lack of Concentration:** Try deep-breathing exercises to get extra oxygen to your brain. Try stepping up your level of physical exercise. Avoid alcohol, which cuts down on the amount of oxygen your blood brings to your brain.

**Tiredness:** Try stepping up your level of physical exercise, and try giving yourself an extra hour of sleep.

**Headaches:** Drink plenty of water and sugarless juices to flush the remaining nicotine from your system. Nicotine-constricted vessels do expand back to normal after you stop smoking, and this can cause headaches for some people. Taking more showers to relax and refresh you may help. Headaches should disappear by the third day.

**Slightly Sore Throat:** Although tobacco irritates your throat, it also numbs it. So when you stop smoking, there may be some dis-

comfort as your throat returns to normal. Avoid spicy foods and liquids and putting undue stress on your vocal cords. Water and fruit juices can help.

**Nervousness:** Get the nicotine flushed out of your system as quickly as you can by drinking plenty of water and juices. Avoid coffee and colas. Try calcium products such as skim milk, cottage cheese and yogurt.

**Trouble in Sleeping:** Trouble in sleeping and restlessness is caused by excess energy. Moderate exercise and deep-breathing exercises may help you to relax so that you can sleep. If not, check with your doctor.

**Depression:** A good physical examination with the forecast of improved health because of smoking cessation can lift your spirits. Keeping both physically and mentally active will help you through this period of discomfort.

**Increased Appetite:** Food is better for you than smoking. The damage from one pack of cigarettes is equal to the damage caused by being 50 pounds overweight.

**Breathlessness:** As a smoker you were probably more aware of your lung action. The slow inhalation of cigarette smoke as it left the cigarette and traveled down the trachea and into your lungs made you consciously aware of your lungs' activity. You can increase your awareness by practicing inhaling air very slowly through your nose and into your lungs, and then expelling the air very slowly out through pursed lips. This also helps rid the lungs of stale air.

**Remember:** No one has been known to die because of withdrawal from cigarette smoking.

**Good Luck!** *Appreciation is extended to the American Lung Association for the material and training from which the article was prepared.*

# Get the facts before you say 'charge it'

by Capt. (P) Edward Frothingham

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## *You are entitled to know how much your credit costs*

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**I**t is not news to anyone that buying on credit is an American tradition. Nor is it surprising that American servicemembers and their families use credit in the same way as the rest of Americans. While pay raises help, in many cases the end of the month is a long way off.

A recent Federal Trade Commission report noted that inflation, together with a decline in the Gross National Product, has resulted in an increased amount of delinquencies and defaults in consumer credit transactions. It also pointed out that consumers owe more than \$1.5 trillion (that is, \$1,500,000,000,000.00) for housing and other goods and services. At the same time Americans carry more than 600 million credit cards. This phenomenon is aggravated still further by recent soaring interest rates that are squeezing credit buying even further and making the decision to buy on credit still more risky. Fortunately, over the past ten years Congress has enacted a group of laws that, while not shielding the fool, aid the responsible consumer in deciding whether to take the

credit plunge. This article will discuss the first of these, the Truth in Lending Act (15 U.S.C. 1601 et seq.).

The Act does not protect the consumer from himself, and it is still possible to buy a "\$50 diamond ring for \$5 every two weeks for a year," but now the consumer will know that he is paying \$70 in finance-related charges. The Act was intended by Congress to force the merchant to state credit terms in such a way that the buyer may see the price of credit and if desired, find a better credit deal.

**What kind of buying is covered?** First of all, the transaction must be a credit purchase or, in other words, an agreement for dollars, property or services, and it must defer payment. The purchase must be made by a consumer. This means that you must be buying the item for yourself or your family. Also, the agreement must be to pay for the product in four or more installments, or it must include a finance charge for deferring the payment. Finally, the transaction must be with a creditor, a

person who regularly extends, or arranges to extend, credit. The Act does not apply to investment-type margin accounts with brokers registered with the Securities Exchange Commission, to non-real estate transactions that finance more than \$25,000, to credit charges for public utilities or to business loans, and it does not apply to rental agreements unless the consumer pays as much or more in rent than the item is worth, or there is an option to purchase at the termination of the lease.

**What do you get under the act?** There are three major types of credit transactions covered by the Act: **closed-end, real estate transactions** and **open-end revolving type**.

The **closed-end** credit transaction is one where a set amount of credit is advanced to be repaid in a set number of installments at a fixed amount of money. All charges relate to the amount advanced on credit. These transactions include household appliances, televisions, cars and personal loans. The Act requires that for all



closed-end transactions the lender, before the contract is signed, tell the consumer in clear and conspicuous writing and in language that an ordinary consumer can understand:

- The cash price of the item purchased (not so easy in today's age of rebates and discounts).

- Credit allowed for down payment or trade-in (subtracted before finance charges are computed).

- Other charges (i.e., dealer prep or delivery charges).

- Total amount financed (cash price minus down payment or trade-in and other charges).

- Finance charge (all costs consumers must pay directly or indirectly to obtain credit, i.e., interest, credit investigation charges, insurance).

- Date finance charges begin.

- Annual percentage rate.

- Number, amounts and dates of all payments.

- Total amount to be paid.

- Amount the consumer would have to pay if he defaults.

- Description of security for loan. (This is the collateral that the consumer pledges to insure that the loan is repaid. In a car loan, for example, the new car is usually listed as the security for the loan. In the past some lenders listed unrelated items, such as cars or houses, without the consumer knowing. This was a nasty surprise to some consumers, since these pledged items could be taken on default.)

- Prepayment penalties.

**Real estate transactions**, except agricultural property valued in excess of \$25,000 and business property, fall within the protections of the Act. However, there are some important differences:

- The lender must tell the consumer what the interest rate

will be, but he does not have to show the total dollar amount of the finance charge.

- The consumer can cancel a credit transaction that is secured by the borrower's residence within three days without penalty. This does not hold true for purchase-money mortgages, construction loans and some agricultural loans. The cancellation must be in writing.

The final major type of credit transaction covered by the Act is

In addition to actual damages, the lender may suffer a statutory penalty of two times the amount of the finance charges. Such penalties will in no case be less than \$100 and no more than \$1,000. Finally, the lender may be liable for all attorney's fees and court costs. This could run into several thousands of dollars, and it is an effective tool to force the lender to negotiate. There is a one-year statute of limitations on suits brought

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## Legally speaking

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the **open-end, revolving account**. Due to its complexity it will be discussed in a separate article at a later time.

What does it all mean? The foregoing information is all well and good, but it does not answer the question of what can be done in case a lender does not comply with the terms of the Act.

First, if the lender can show that the mistake was an unintentional, clerical error and that he had administrative procedures that should have caught the mistake, he will not be liable. Second, the lender has 15 days after discovering a mistake to notify the consumer and adjust the mistake. This is only true if the consumer has not filed suit or filed notice of error with the lender. Finally, the lender may have a defense if he made a good-faith effort to comply with the provisions of the Act. However, if the lender can show none of the above defenses, he will be liable for any actual damages suffered by the consumer as a result of the mistake. Such damages may include out-of-pocket losses, embarrassment, humiliation and mental anguish.

under the Act, so the consumer must not delay in seeking a remedy. Unfortunately, in spite of the potential damage awards, the consumer is still liable for the original sales contract.

The credit economy that dominates this country's commercial transactions poses some interesting and often expensive questions. Contracts can be confusing even when all the information is available to the consumer. But credit contracts are impossible to understand if facts are hidden from the consumer. You have a right to the facts. Legal assistance officers are available within INSCOM around the world to insure that you understand your credit obligations and are properly informed by the lender what interest you will owe on your loan.

*Author: Capt. Frothingham recently assumed duties as INSCOM's deputy judge advocate, replacing Maj. Carl F. Meyer Jr. who has left INSCOM for assignment to the Defense Intelligence Agency General Counsel's Office. He recently completed the Judge Advocate General Corps' Graduate Course at Charlottesville, Va. and was previously assigned to Headquarters, U.S. Army, Japan.*

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**Can you name this castle?**